

freelance producer for Milwaukee Profiles, a program on Milwaukee Public Television. She has owned the Wisconsin Black Pages for the last two decades, which not only serves as a directory for African-American owned businesses, but also provides resources to the community.

Shelia's belief in the power of education inspired her and her parents to create the Payton-Price Family Scholarship Fund. The scholarship helps African American students from the City of Milwaukee pursue higher education at historically black colleges and universities. It is clear that Shelia has a passion for education, community, advancing the economic power of African Americans and people of color.

She also possesses a strong interest and numerous accomplishments in the creative arts. She authored two non-fiction books, *Cultures of America: African Americans and What Counts Most Is How You Finish: Thoughts on Living Life to the Fullest*. As a playwright she wrote her first professionally produced play, *Facing the Shadow*, which was staged in 2012 at the Black Rep in St. Louis. Shelia has also written a libretto for an African American themed opera, *Black Caesar*.

Shelia is devoted to family, especially her mother, brother, sister-in-law, niece, nephew, and other extended family members. She was close to her late father and serves as a loving companion and sometimes caregiver to her elderly mother, Gertrude Payton. Shelia is very active in the community and her church. In addition to previously being an avid skier, Shelia loves writing, attending the theater, traveling, and other hobbies.

Madam Speaker, after 16 years of dedicated service on my staff, I wish Shelia well in her retirement and continued success in all her future endeavors. I am so proud to honor my dear friend and thank her for her service to the constituents of Wisconsin's 4th Congressional District. While she has closed this door, another one is opening for her so that she may pursue life at her own pace.

SUPPORTING H.R. 1996

HON. STEVE STIVERS

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Friday, April 30, 2021

Mr. STIVERS. Madam Speaker, I include in the RECORD the following letters of endorsement for H.R. 1996, the SAFE Banking Act of 2021.

DUE PROCESS INSTITUTE.
Washington, DC.

SUPPORT H.R. 1996—SAFE BANKING ACT

Due Process Institute supports the SAFE Banking Act, H.R. 1996, and urges you to vote in support of this bipartisan bill when it comes to the House floor this evening.

Nearly every state has legalized a form of marijuana, including medical marijuana or cannabidiol (CBD). Seventeen states and the District of Columbia have either decriminalized marijuana or legalized recreational use for adults. The cannabis industry is growing. The American cannabis industry saw \$17.5 billion in sales in 2020, a 46 percent increase over the previous year. The industry, which already supports 250,000 jobs, is expected to continue to grow, particularly as more states legalize marijuana.

Although nearly every state has taken some step to liberalize marijuana laws, Con-

gress has not yet taken action to support their self-governance, which creates a problem for businesses operating legally under state law. Because of the federal treatment of marijuana, the owners or employees of legitimate cannabis-related state businesses are forced to make cash-only sales rather than doing business with federally regulated banks. Additionally, proceeds from any legitimate state cannabis-related business can currently be considered unlawful "proceeds" from a crime and subject to federal anti-money laundering and forfeiture laws.

The SAFE Banking Act provides safe harbor and other protections for financial institutions—banks and credit unions—that transact with legitimate cannabis-related and hemp-related businesses. (Hemp was federally legalized in 2018.) The bill also protects ancillary business entities that transact with legitimate cannabis-related legitimate businesses and creates a regulatory framework.

The legislative history of the SAFE Banking Act shows broad bipartisan support. In the 116th Congress, the SAFE Banking Act passed with 229 Democrats and 91 Republicans voting for the bill. The SAFE Banking Act the House will vote on this evening has 168 co-sponsors, boasting diverse support from across the ideological spectrum.

Due Process Institute encourages Members to vote YES on the SAFE Banking Act, H.R. 1996.

Due Process Institute is a bipartisan non-profit that works to honor, preserve, and restore principles of fairness in the criminal legal system.

Hon. ED PERLMUTTER,
House of Representatives,
Washington, DC.

Hon. NYDIA VELÁZQUEZ,
House of Representatives,
Washington, DC.

Hon. STEVE STIVERS,
House of Representatives,
Washington, DC.

Hon. WARREN DAVIDSON,
House of Representatives,
Washington, DC.

Hon. JEFF MERKLEY,
U.S. Senate,
Washington, DC.

Hon. STEVE DAINES,
U.S. Senate,
Washington, DC.

DEAR REPRESENTATIVES PERLMUTTER, VELÁZQUEZ, STIVERS, AND DAVIDSON AND SENATORS MERKLEY AND DAINES:

On behalf of the members of the Electronic Transactions Association (ETA), I am writing in support of the bipartisan Secure and Fair Enforcement Banking Act of 2021 (SAFE Banking Act). We appreciate your leadership on addressing the conflict between federal and state laws to allow states that have legalized medical or recreational use of cannabis to bring that commerce into the banking system.

ETA is the leading trade association for the payments technology industry, representing over 500 companies that offer electronic transaction processing products and services. ETA's members include financial institutions, mobile payment service providers, payment processors, mobile wallet providers, and non-bank online lenders that make commercial loans, primarily to small businesses, either directly or in partnership with other lenders. ETA member companies are creating innovative offerings in financial services, revolutionizing the way commerce is conducted with secure, convenient, and rewarding payment solutions and lending alternatives—employing millions of Americans and enabling over \$22 trillion in payments in 2019.

Forty-seven states, four U.S. territories, and the District of Columbia have legalized some form of recreational or medical cannabis, including CBD. Yet current law restricts legitimate licensed cannabis businesses from accessing financial industry services and products, resulting in businesses operating in all cash—posing a serious public safety risk for communities.

The conflict between state and federal laws forces businesses to operate on a cash-only basis and has created significant legal and compliance concerns for financial institutions that wish to provide banking services to cannabis related businesses in states where it is currently legal. The SAFE Banking Act would allow legitimate cannabis businesses to access the safety and security of the banking ecosystem in states that have legalized cannabis. This legislation is an important step toward enabling financial services for cannabis-related businesses. By directing FinCEN and the federal banking regulators to issue for financial institutions doing business with cannabis-related legitimate businesses. Having access to the banking system makes it easier for businesses to track revenues for taxation purposes, decreases a public safety threat as cash intensive businesses are often targets for criminal activity, and allows proper tracking of finances for BSA/AML compliance.

ETA takes no position on the legalization or decriminalizing cannabis at the state or federal level for medicinal or recreational uses. However, ETA does support legislation that would resolve the conflict between state and federal laws to allow financial institutions to serve cannabis related businesses in states where these businesses are legal under state law.

ETA is pleased to support the SAFE Banking and urges Congress to quickly consider this important issue.

Sincerely,

JEFF PATCHEN,
Manager of Government Affairs.

NATIONAL ARMORED CAR ASSOCIATION,
Washington, DC, April 19, 2021.

Hon. NANCY PELOSI,
Speaker of the House, House of Representatives,
Washington, DC.

Hon. KEVIN MCCARTHY,
Minority Leader, House of Representatives,
Washington, DC.

DEAR SPEAKER PELOSI AND MINORITY LEADER MCCARTHY: On behalf of the National Armored Car Association (NACA), I write to express our support for H.R. 1996, the Secure and Fair Enforcement (SAFE) Banking Act of 2021. While NACA's members do not take a position in favor of or opposed to the legalization of cannabis or marijuana, we support H.R. 1996 because it would address the existing conflict between federal and state law with respect to proceeds from marijuana-related businesses and allow for safer transportation, storage and oversight of such proceeds.

Formed in 1929, NACA is a business association that brings together the three major companies of the armored car industry—Brink's, GardaWorld, and Loomis—with a focus on protecting and promoting the common interests of the industry. These three organizations comprise approximately 90% of the armored car industry in the United States, and NACA members have handled virtually every dollar and coin in circulation. They provide secure transportation and cash management services for the Federal Reserve, financial institutions, state and local governments, and private businesses and individuals across the United States and internationally.

Currently thirty-six states and several territories, including the District of Columbia, Guam, and Puerto Rico, have legalized the

use of cannabis to some extent. However, federal law prohibits cultivation, distribution, and possession of marijuana imposing significant legal risks to financial institutions and ancillary businesses that might consider providing financial services to the marijuana industry. Consequently, hundreds of millions of dollars in cash are being transported and stored outside our banking system and often without adequate security and oversight. The lack of available vendors to provide secure transport and storage of cash increases the risk of criminal activity that can pose a danger not only to those involved in the cannabis industry, but the general public. H.R. 1996 would provide NACA member companies with the needed legal protection and clarity to safely and securely transport cash in states that have legalized and regulated cannabis.

We urge members of the House to support H.R. 1996.

Sincerely,

BASIL THOMSON,
Executive Director, NACA.

INDEPENDENT COMMUNITY
BANKERS OF AMERICA,
March 18, 2021.

Hon. ED PERLMUTTER,
House of Representatives,
Washington, DC.

Hon. WARREN DAVIDSON,
House of Representatives,
Washington, DC.

Hon. STEVE STIVERS,
House of Representatives,
Washington, DC.

Hon. NYDIA VELÁZQUEZ,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVES PERLMUTTER, WARREN, STIVERS, AND VELÁZQUEZ: On behalf of community banks across the country, with more than 52,000 locations, I write to thank you for introducing the Secure and Fair Enforcement Banking Act of 2021 (SAFE Banking Act). In the last Congress, the SAFE Banking Act passed the House by a broad bipartisan vote. We are pleased to reiterate ICBA's strong support for this legislation, which is essential for the ongoing ability of community banks to effectively serve their communities.

The 2020 election saw Arizona, Montana, New Jersey, and South Dakota join 12 states and the District of Columbia in fully legalizing adult recreational cannabis use. Virginia followed suit in 2021. Cannabis is legal for medical use in 36 states. As more states legalize cannabis for medical and/or recreational use, it is critically important that cannabis-related businesses (CRBs) have access to services provided by the traditional banking system.

The current conflict between state and federal law with regard to cannabis has created increasingly significant legal and compliance concerns for banks that wish to provide banking services to CRBs in jurisdictions where cannabis is legal. Legal and regulatory uncertainty has curtailed access to the traditional banking system for CRBs and forced them to operate mostly in cash. Cash-only businesses, especially those with a high volume of revenue, pose a significant risk to public safety.

The SAFE Banking Act would create a safe harbor from federal sanctions for financial institutions that serve cannabis-related businesses (CRBs) in states and other jurisdictions where cannabis is legal. Importantly, this safe harbor would extend to banks that serve the many ancillary businesses that serve CRBs such as landlords, accountants, utilities providers, and others that may be paid in funds ultimately derived from cannabis sales. These ancillary businesses may

be difficult to identify in states that have legalized cannabis, and potentially create a legal and regulatory challenge for even those banks that choose not to serve CRBs directly.

Thank you for introducing the SAFE Banking Act of 2021. We look forward to working with you to advance this important legislation.

Sincerely,

REBECA ROMERO RAINEY,
President & CEO.

INSURED RETIREMENT INSTITUTE,
Washington, DC, March 31, 2021.

Hon. ED PERLMUTTER,
House of Representatives,
Washington, DC.

Hon. STEVE STIVERS,
House of Representatives,
Washington, DC.

Hon. NYDIA VELÁZQUEZ,
House of Representatives,
Washington, DC.

Hon. WARREN DAVIDSON,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVES PERLMUTTER, STIVERS, VELÁZQUEZ, AND DAVIDSON: The Insured Retirement Institute (IRI) writes to express our support for H.R. 1996, the Secure and Fair Enforcement (SAFE) Banking Act of 2021. The bill would provide protection and insulation from liability for both participants and institutions offering and administering retirement plans or individual retirement accounts for the employees of cannabis companies and associated businesses regulated and licensed by a state.

Nearly all the states have enacted laws which have either legalized or decriminalized marijuana for medical and recreational use by individuals. As states continue to legalize cannabis and license and regulate associated industries, projections estimate the legal cannabis industry will reach a value of \$100 billion by 2030, a 63.9 percent increase over its 2020 estimated worth. With this projected financial growth, consequently the number of Americans employed in this field is also anticipated to rapidly increase. In their Jobs Report 2021, Leafy found that the legal marijuana industry supports 321,000 full-time equivalent jobs as of January 2021. In 2020 and despite the impacts of the COVID-19 pandemic, the legal cannabis industry saw a 32 percent increase in year-over-year job growth or more than 77,000 jobs. As a result, more Americans are now employed in the legal cannabis industry than as electrical engineers, Emergency Medical Technicians, or dentists.

However, as marijuana remains a Schedule I Substance under the Controlled Substances Act and an illegal substance at the federal level, access to essential financial and banking services is essentially blocked for this growing workforce. The risk of running afoul of provisions contained in the Bank Secrecy Act and federal anti-money laundering laws has left many financial institutions unwilling to provide their services to this industry including the offering of retirement savings plans as a benefit to the employees.

In addition, we are witnessing a continuing shift away from employers providing defined-benefit pensions as a benefit for their employees. As a result, the responsibility of preparing for retirement is being placed squarely on the shoulders of America's workers. However, recent research conducted by IRI has shown that savings rates among workers remain low. In fact, only 45 percent of Baby Boomers and 40 percent of Generation Xers have nothing saved for retirement and of the Millennials with retirement savings, half have saved less than \$10,000.

A significant factor contributing to the lack of savings is that most workers do not

have access to an employment-based savings plan. Research conducted by the Bureau of Labor Statistics has shown that 60 percent of full-time workers at small and medium-sized businesses—of which many legal cannabis businesses would qualify as—do not have access to one of the many types of employment-based retirement plans.

By simply having access to workplace retirement savings opportunities, workers are more likely to participate and save. According to a report by the PEW Charitable Trust, 72 percent of all workers aged 22 and up who are eligible for participation will enroll in a workplace defined contribution plan when one is offered. Enrollment increases to 85 percent of those 22 and older and eligible if an employer-matching contribution is available. Enabling workers at small and medium-sized businesses—particularly those in an industry growing as rapidly as legal cannabis—will help put more of America's workers on the path toward a financially secured and dignified retirement and help alleviate the anxiety many are feeling about their future financial security during their retirement years.

IRI has a long history of supporting and advocating for the enactment of bipartisan, common-sense solutions to help expand opportunities for workers to save for their retirement. As such, providing clarity and certainty to better facilitate the offering of retirement plans for the workers of legally licensed cannabis companies through the enactment of the SAFE Banking Act was included in our 2021 Federal Retirement Security Blueprint. As Congress considers this legislation to enable greater access to retirement savings for Americans, we welcome the opportunity to work with you and your staff to advance this measure.

We thank you for your leadership in pursuing this legislation.

Sincerely,

PAUL RICHMAN,
Chief Government and
Political Affairs Officer.

MARCH 18, 2021.

DEAR REPRESENTATIVES PERLMUTTER, STIVERS, VELÁZQUEZ, AND DAVIDSON: We, the undersigned U.S. trade associations, write to express support for the SAFE Banking Act of 2021. Collectively, we represent a majority of the companies, agents, and brokers offering property-casualty, life, title, and reinsurance (collectively, "insurers") in the U.S. We appreciate your leadership in seeking needed clarity for insurance transactions related to cannabis businesses that are otherwise permissible under state law.

The insurance industry is potentially exposed to liability arising from the differences of the legal treatment of cannabis and cannabis products under federal and state law and regulation at the state level. However, with the inclusion of key language from the Clarifying Law Around Insurance of Marijuana Act, sponsored by Representatives Velázquez and Stivers and Senators Menendez, Paul, and Merkley, the SAFE Banking Act's safe harbor provisions would prevent federal criminal prosecution of and civil liability for agents, brokers, and insurers, their officers, directors or employees when engaging in the business of insurance in states that have legalized cannabis in some form.

By resolving the legal uncertainty presented by the dueling state and federal treatment of cannabis, the insurance industry can serve both cannabis-related legitimate businesses (CRLBs) and other commercial and personal lines consumers who may have a direct or indirect relationship to state-legalized cannabis, and still be in compliance with the law. Insurers must also continue to

satisfy all applicable state statutory or regulatory requirements, such as those pertaining to consumer protections and claims payments.

We greatly appreciate your leadership, and we look forward to continuing to work with you and Congress to ensure our industry is not caught between conflicting obligations under federal and state law.

Sincerely,

American Land Title Association (ALTA), American Council of Life Insurers (ACLI), American Property Casualty Insurance Association (APCIA), The Council of Insurance Agents & Brokers (CIAB), Independent Insurance Agents & Brokers of America (IIABA), National Association of Mutual Insurance Companies (NAMIC), National Association of Professional Insurance Agents (PIA), Reinsurance Association of America (RAA), Wholesale & Specialty Insurance Association (WSIA).

RECOGNITION OF G. WILLIAM WARD

HON. JOHN JOYCE

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 30, 2021

Mr. JOYCE of Pennsylvania. Madam Speaker, I rise today to honor G. William Ward as he celebrates his 90th birthday on May 6, 2021. For decades, Mr. Ward has been a pillar of our Blair County community.

After serving in the U.S. Navy, Mr. Ward became the President of Ward Transportation and Logistics Company in 1966. Within three years, Mr. Ward expanded the company to more than 500 employees.

Under his leadership, Ward Transportation and Logistics flourished, expanding to new locations across the Mid-Atlantic region. Mr. Ward's hard work to build his business has been invaluable to the growth and economic success of our community.

Throughout his life, Mr. Ward has devoted his time and talents to serving his family, our nation, and our community. He married his wife Carolyn (Williams) in 1953, and they celebrated 64 years of marriage before her death in 2017. Mr. Ward has five children, 12 grandchildren, and two great-grandchildren. He has been a dedicated member of our community, serving on many statewide and local boards and civic organizations.

On behalf of the 13th Congressional District of Pennsylvania, it is my privilege to recognize G. William Ward for his outstanding service to our neighbors and our nation. As he celebrates this milestone, I wish my friend a very happy 90th birthday, as well as continued health and happiness.

RECOGNIZING THE REMARKABLE LIFE OF DOROTHY M. SWEENEY

HON. SCOTT PERRY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 30, 2021

Mr. PERRY. Madam Speaker, I'm honored and humbled to recognize the remarkable life of Mrs. Dorothy M. Sweeney, who left our earthly bounds on April 7, 2021. "Mother Sweeney," as she affectionately was called,

leaves behind an eternal and meaningful legacy not only to her family and loved ones, but to the entire York County Community.

Mother Sweeney's life began on January 16, 1934, born to Eddie and Rhoda Hawkins. She was the youngest child—and only girl—in a household of older brothers, Edward Jr., Clyde, and Herman.

Mother Sweeney married Arthur Sweeney in 1951, when they planted their roots in York. Together, they raised four wonderful children—Takani, Tomoa Tanya, Tanoue Onishi, and Arleta Maria—with a resilient sense of love and respect for their legacy.

After a tragic work-related accident claimed the life of her beloved husband, Mother Sweeney was thrust into single parenthood. As obstacles were placed along her path, she persevered—like her mother, Rhoda Hawkins.

Mother Sweeney would go on to graduate from York College with a degree in Nursing, all while managing a household of four beautiful, albeit sometimes unruly, children. She raised her children with a strong and powerful image of womanhood. She served as the head nurse at York County Homes, and as a private duty nurse while also volunteering for the local PTA—later serving as its president for over six years. She would go on to accept a position with Lincoln Intermediate Unit No. 12 as a teacher for special needs children.

Mother Sweeney made sure that her children knew their elders and family history, making sure to surround her daughters with family and love, as well as a connection to their roots. Her family soon began to grow, as her daughters welcomed children of their own. Her oldest, Takani, had 11 children (Damaine, Tak, Takakhan, Asaii, Ishni, Kiya, Azijah, Adonysha, Zebulon, Masata, and Amasa), Tomoa had four children (Angela, Yahselah, Nashon, and Ashir), Tanoue had one son (Emneko), and Arleta had five children (Tazaa, Taza Todd, Tyleta, T-Hara, and Tynaketa).

When Mother Sweeney retired professionally, she certainly was kept busy with 21 grandchildren—and all the birthdays, holidays, and celebrations a large family brings. When asked about the number of great-grandchildren she has, Dorothy's response was, "after 10, I stopped counting." The branches of her great family tree have continued to grow with 45 great-grandchildren—and counting.

Mother Sweeney was always an energetic and active young lady, serving her family, church, and community. As a faithful and dedicated member of Emmanuel COGIC in York—of which her mother was one of the founding members—she has served under founding pastor Elder Wise until his home going. Until now, Mother Sweeney was the only living founding member. Remaining steadfast under the leadership of Pastor Leighton McMillan, she held various leadership positions, including Sunday school teacher, chair of the Pastors Aide Committee, a member of the nurses unit, vice president of the Deaconesses, and was appointed as Mother of Grace.

Civically, Mother Sweeney was an active member of the State Democratic Committee, president of the Democratic Club of York, vice president of Lincoln Charter School Board, Past Matron of the Queen Esther Temple IBPOE, positions in Eastern Stars PJA, Daughters of Isis—and numerous other community organizations. Whenever possible, Mother Sweeney loved traveling to Florida to

be with her "Sunshine State" family—the Burton/Nealy family, Pastor & First Lady Speed, Elder & Mother Combs, Pastor & First Lady Mays, Bishop Theodore and First Lady Hall, BAM International Fellowship. During the COVID-19 pandemic, Mother Sweeney enjoyed being a part of Hurst Chapel AME Parking Lot Posse, enjoying Sunday morning service in the church parking lot.

Mother Sweeney was a matriarch, a pillar of truth, and a true shining light. With words of wisdom, her strong Christian values, and her loving heart, she guided and nurtured her family and her community. She took pride in knowing that her beloved family remains strong and ever-growing, just as she and Arthur had envisioned. Mother Sweeney was and will always be all that a virtuous woman should be, and truly sets the standard for all to follow.

With great honor and thanks, I'm humbled to acknowledge the life and legacy of Mrs. Dorothy M. "Mother Sweeney" of York, Pennsylvania. I wish her Godspeed.

INTRODUCTION OF THE VA MEDICINAL CANNABIS RESEARCH ACT

HON. J. LUIS CORREA

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 30, 2021

Mr. CORREA. Madam Speaker, I have met with multiple veterans in my congressional district who attest to the therapeutic benefits of medical cannabis in managing their pain.

According to the American Legion, a significant number of veterans across the country—not just in my district—are currently using medical cannabis as an alternative treatment. With so many veterans using cannabis for therapeutic purposes, it is important that physicians have the information and research necessary to fully advise on the potential impacts of medical cannabis usage on post-traumatic stress and chronic pain. The U.S. Department of Veterans Affairs is uniquely positioned to pursue that vital research.

To that end, I am introducing the bipartisan VA Medicinal Cannabis Research Act, which requires VA to conduct clinical research on the safety and effectiveness of medical cannabis, in varying forms and delivery methods, for treating veterans diagnosed with post-traumatic stress disorder (PTSD) and veterans with chronic pain. The legislation requires VA to submit annual reports to Congress on the implementation of this bill for five years. The VA Medicinal Cannabis Research Act is a pragmatic and sensible approach to the need for additional research and could potentially save veterans' lives.

PERSONAL EXPLANATION

HON. PETER WELCH

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

Friday, April 30, 2021

Mr. WELCH. Madam Speaker, I was unable to vote on Roll Call 114, 115, and 116. I would like to indicate how I would have voted on each had I been present.

Roll Call 114: "Aye"; Roll Call 115: "Aye"; and Roll Call 116: "Aye".